



Order Filed on August 5, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

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*Formed in the State of Florida*

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In re:

Sharifa S. Muhammad

Debtor.

Chapter: 13

Case No.: 18-34545-RG

Hearing Date: August 5, 2020

Judge: Rosemary Gambardella

**CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: August 5, 2020**

  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Debtor: Sharifa S. Muhammad  
Case No.: 18-34545-RG  
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF  
DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Specialized Loan Servicing, LLC, as servicing agent for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2007-HE6, Asset Backed-Certificates, Series 2007-HE6 (“Movant”), and whereas the post-petition arrearage was **\$9,625.65** as of July 13, 2020, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant’s interest in the following property: 181 Schuyler Ave., Newark, NJ 07112 (“Property”) provided that the Debtor complies with the following:

- a. Beginning with the September 1, 2020 payment, the Debtor shall cure the post-remaining petition arrearage amount of \$9,625.65 by making six (6) consecutive monthly payments of \$1,604.28 each until the arrearage is paid in full;
- b. The Debtor shall resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the August 1, 2020 payment and continuing thereon per the terms of the underlying loan; and
- c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.

2. The Debtor will be in default under the Consent Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Movant under the Chapter 13 Plan.

3. If the Debtor fails to cure the default within thirty (30) days from the date of default, Movant may submit a Certificate of Default to the Court, as well as an order lifting the automatic stay imposed under 11 U.S.C. §362(a) permitting Movant to exercise any rights under the loan documents with respect to the Property.

4. Movant is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

/s/ David Jerome Witherspoon  
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